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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent No. : **6,932,268 B1**  
Filed : June 30, 2003  
Issued: August 23, 2005  
Applicant : McCoy, et al.  
Title : *Dual Mode Credit Card Based Payment Technique*

TC/AU : 2876  
Examiner : Steven S. Paik

Docket No. : 23952-0047  
Customer No. : 29052

Certificate  
JUN 08 2006  
of Correction

**REQUEST FOR CERTIFICATE OF CORRECTION  
PURSUANT TO 37 C.F.R. § 1.323**

Attn: Certificate of Correction Branch  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Pursuant to 35 U.S.C. §255 and 37 C.F.R. §1.323, the Applicants respectfully request the issuance of a Certificate of Correction. The Applicants show the Office that the requested correction is a mistake that is (1) of a clerical nature and (2) of minor character. The Applicants further assert that the correction does not involve changes that would constitute new matter or require reexamination. *See MPEP § 1481.* The mistake occurred in good faith. Request is thereby made, pursuant to 37 C.F.R. § 1.323, for a Certificate of Correction for Applicants'

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:  
Commissioner for Patents, P.O. Box 1450, Alexandria VA 22313-1450 6932268

William R. Silverio

81 FC:1811 100.00 DA  
Date: June 1, 2006

U.S. Patent No. 6,932,268 B1

Issued August 23, 2005

**REQUEST FOR CERTIFICATE OF CORRECTION**

mistake concerning the specification and Figures 1 and 3A. The text of the corrections are submitted on the enclosed Certificate of Correction (Form PTO/SB/44).

As the correction is due to an error on the part of the Applicants, there is a requisite fee of \$100.00 pursuant to 37 C.F.R. § 1.20(a) to cover the request for correction of Applicants' mistake. The Director is hereby authorized to charge the requisite fee of \$100.00 and any additional fees which may be required, or credit any overpayment, to Deposit Account 19-5029.

**CONCLUSION**

Any questions may be directed to the undersigned at 404.853.8214. The Patent Office is requested to charge any additional fees or credit any overpayments to Deposit Order Account 19-5029.

Respectfully submitted,



William R. Silverio  
Registration No. 45,383

SUTHERLAND ASBILL & BRENNAN LLP  
999 Peachtree Street, NE  
Atlanta, Georgia 30309-3996  
(404) 853-8000 (Telephone)  
(404) 853-8806 (Facsimile)  
Atty. Docket No. 23952-0047

**UNITED STATES PATENT AND TRADEMARK OFFICE**  
**CERTIFICATE OF CORRECTION**Page 1 of 1

PATENT NO. : 6,932,268 B1

APPLICATION NO.: 10/608,419

ISSUE DATE : August 23, 2005

INVENTOR(S) : McCoy, et al.

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

In the drawings, Sheet 1, Figure 1, the reference numeral 111 should be applied to the link connecting service provider 101 and non-credit-card-accepting payees 113A-113N, and the reference numeral 112 should be applied to the link connecting service provider 101 and credit-card-accepting payees 110A-110N.

In the drawings, Sheet 3, FIGURE 3A, for steps 301, 320, and 330, 'reqeust' should read -request-; for step 306, 'baed' should read -based-; for step 317, 'Furture' should read -Future-; for step 332B, "remittanceadvice" should read -remittance advice-; and for the circle following step 310, '4B' should read -3B-.

Column 6, line 67, 'competing' should read -completing-.

Column 11, line 40, reference numerals '209A-209N' should read -109A-109N-.

Column 13, line 1, reference numerals '11A-110N' should read -110A-110N-.

Column 13, line 40, reference numeral '103' should read -203-.

Column 15, line 23, reference numeral '310B' should read -210B-.

Column 15, line 24, reference numeral '208A-208N' should read -108A-108N-.

Column 16, line 41, 'service provider 103' should read -service provider processor 203-.

Column 16, line 64, reference numeral '452' should read -352-.

**MAILING ADDRESS OF SENDER (Please do not use customer number below):**

Sutherland Asbill & Brennan LLP  
999 Peachtree St. NE  
Atlanta, GA 30309-3996

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.0 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

*If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.*

JUN 08 2006